File #

Creditor:

Creditor Reference # «Client\_Ref\_Num»

Amount Due: «Actual\_Total\_Jmt\_NonJmt\_Owing»

This is to advise you that our office represents «CliFile\_Name» with respect to collection of your past-due account. The amount owed to is «Actual\_Total\_Jmt\_NonJmt\_Owing». Please note that any and all communications and payments must now be directed to our office.

Please submit payment or contact our office with any questions, disputes or extenuating circumstances that interfere with your desire to resolve this matter. If we do not receive payment or otherwise hear from you by , then will consider taking further action to recover the amount due. In addition, unless this balance is immediately satisfied, this may negatively affect your credit report.

Please remit «Actual\_Total\_Jmt\_NonJmt\_Owing» to our office by «Date\_plus\_10\_days» in any of the following methods:

1. Mail – draft a check payable to with file number «Account\_Number» on the memo line and mail the check to our office at the address below
2. Online\* – pay with check or credit card with our processor: [**https://www.afm-usa.com/payment**](https://www.afm-usa.com/payment)
3. Phone\* – pay with check or credit card by contacting our office at **(847) 259-4700**.

\*A convenience fee will be assessed for both check or credit card payments made online or by phone.

Your immediate payment or communication will expedite resolution and eliminate any further escalation of this matter.

Thank you,

«COLLECTOR\_NAME\_SIGNATURE»

**«Collector\_Pseudonym»**

P.O. Box 735633, Chicago, IL 60673

P: (847) 259-4700 | F: (847) 259-9434

«X1095\_COLLECTOR\_EMAIL\_CUSTOM»

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.

This transmittal may contain confidential information belonging to the sender which is legally privileged and/or exempt from disclosure. The information is intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents is strictly prohibited. If you received this transmittal in error, please call the sender immediately to arrange for the return of this letter.